

TRANSFER AND ASSIGNMENT

BK 1528 PG 0172

For valuable consideration in hand paid, receipt whereof is hereby acknowledged, Commercial Bank & Trust Company, does hereby set over, transfer and assign unto:

FRANKLIN AMERICAN MORTGAGE COMPANY

his/their/heirs, executor, administrators or assigns, all of its right, title and interest in and to that certain Mortgage Deed of Trust, together with the Note it was given to be secured executed by

JACK WORSHAM AND BARBARA D. WORSHAM

to Commercial Bank & Trust Company dated the 22 of MARCH 2002 and duly recorded in the Office of the Register of Deed (of Clerk of Court), for Shelby County, State of Tennessee, in Instrument NO.: BK 1481 PG 251 Desoto

MISSISSIPPI

WITNESS the following signatures and seals this the 22 of MARCH, 2002.

[Signature of Karen Guthrie]

WITNESS

KAREN GUTHRIE

[Signature of Regina D. Palmertree]

SELLER

REGINA D. PALMERTREE

VICE PRESIDENT

STATE MS. - DESOTO CO.
FILED

JUL 8 2 01 PM '02

Commercial Bank & Trust Company

STATE OF TENNESSEE *

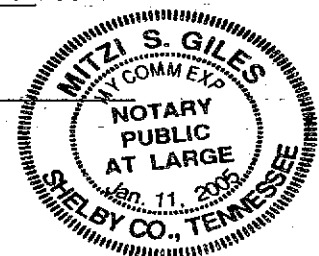
BK 1528 PG 172
W.E. DAVIS CH. CLK.

COUNTY OF SHELBY *

BEFORE me, the undersigned NOTARY PUBLIC, in and for the State and County aforesaid, personally appeared REGINA PALMERTREE, VICE PRESIDENT, who being duly sworn according to law, did depose and say that the foregoing Certificate of Transfer and Assignment was duly executed for the purpose and consideration therein expressed.

SWORN AND SUBSCRIBED before me this 22ND day of MARCH 2002.

[Signature of Mitzi S. Giles]
NOTARY PUBLIC



Prepared by and return to:
Commercial Bank & Trust Company
Regina Palmertree
2205 West Street
Germantown, Tn. 38138